B 1 (Official F@ 1830) 109882204 Doc 1 Filed 08/31/09 Entered 08/31/09 13:18:22 Desc Main United States Bankruptum Centre Page 1 of 46 **Voluntary Petition** Northern District of Illinois **Eastern Division** Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Mendoza, Maria, Mendoza Romo, Silvestre, All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Silvestre Mendoza Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 9507 than one, state all): Street Address of Joint Debtor (No. & Street, City, and State): Street Address of Debtor (No. & Street, City, and State): 2817 N. Sacramento 2817 N. Sacramento Chicago, IL Chicago, IL ZIP CODE ZIP CODE 60618 60618 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \Box \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

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Voluntary Petition Document	Nanage 2, of s 46			
(This page must be completed and filed in every case) Silvestre Mendoza Romo, Maria Mendoza				
All Prior Bankruptcy Cases Filed Within La	st $8\ Years$ (If more than two, attach additional sheet.)	_		
Location Where Filed: NONE	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)		
Name of Debtor: NONE	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is a whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	sumer debts) ng petition, declare that I ceed under chapter 7, 11, xplained the relief		
Exhibit A is attached and made a part of this petition.	X s/ Samuel Z. Goldfarb	8/31/2009		
	Signature of Attorney for Debtor(s) Samuel Z. Goldfarb	Date 0991538		
Ext	nibit C	0,7,1000		
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition. No	threat of imminent and identifiable harm to public heal	th or safety?		
Exh	ibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	complete and attach a separate Exhibit D.)			
✓ Exhibit D completed and signed by the debtor is attached and made a part of the	nis petition.			
If this is a joint petition:	•			
	ling the Debtor - Venue			
` •	applicable box)	ave immediataly		
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 centers.		rys miniculatory		
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal			
	les as a Tenant of Residential Property oplicable boxes.)			
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).				
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession		ed to cure the		
Debtor has included in this petition the deposit with the court of an filing of the petition.	y rent that would become due during the 30-day period	after the		
Debtor certifies that he/she has served the Landlord with this certifies	ication. (11 U.S.C. § 362(l)).			

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Voluntary Petition Document	Nanage 3.0fs46					
(This page must be completed and filed in every case)	Silvestre Mendoza Romo, Maria Mendoza					
Signatures						
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative					
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)					
chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.					
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.					
X s/ Silvestre Mendoza Romo	X Not Applicable					
Signature of Debtor Silvestre Mendoza Romo	(Signature of Foreign Representative)					
X s/ Maria Mendoza						
Signature of Joint Debtor Maria Mendoza	(Printed Name of Foreign Representative)					
Telephone Number (If not represented by attorney)						
8/31/2009	Date					
Date						
Signature of Attorney	Signature of Non-Attorney Petition Preparer					
X s/ Samuel Z. Goldfarb Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined					
, ,,	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11					
Samuel Z. Goldfarb Bar No. 0991538	U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been					
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount					
Borovsky and Ehrlich	before preparing any document for filing for a debtor or accepting any fee from the debtor,					
Firm Name	as required in that section. Official Form 19 is attached.					
111 East Wacker Drive Suite 1325						
Address	Not Applicable					
	Printed Name and title, if any, of Bankruptcy Petition Preparer					
Chicago, Illinois 60601						
(312) 861-0808 (312) 819-0948 Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of					
8/31/2009	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)					
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address					
Signature of Debtor (Corporation/Partnership)	X Not Applicable					
•						
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the	Date					
debtor.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or					
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted					
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an individual.					
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.					
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or					
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.					
Date						

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re	e Silvestre Mendoza Romo Maria Mendoza		Case No.	
	Debtor(s)			(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your credito will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra stee to stop creditors' collection activities.	rs
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and a separate Exhibit D. Check one of the five statements below and attach any documents as directed.	file
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a cred counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportun for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a cred counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportun for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstance merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptc case without first receiving a credit counseling briefing.	
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	

4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);

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•	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);					
	Active military	duty in a military con	nbat zone.			
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify und	der penalty of p	perjury that the infor	mation provided above is	true and correct.		
Signature of Debtor:	s/ Silvestre N Silvestre Mer					
Date: 8/31/2009						

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
	Debtor(s)			(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors

will be able to resume collection activities against you. If your case is dismissed and you file another pankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
☑ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, and I have a certificate rom the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

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	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);					
		Active military	duty in a military cor	nbat zone.		
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.					
I	certify und	der penalty of	perjury that the info	mation provided above is t	rue and correct.	
Signature	e of Debtor:	s/ Maria Mer Maria Mendo			<u>_</u>	
Date: 8/	31/2009					

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B6A (Official Form 6A) (12/07)

In re:	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors	,	(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Home at 2817 North Sacramento, Chicago, Il 60618	Owner	w	\$ 285,000.00	\$ 315,000.00
Home in City of Encarnacion de Diaz, Jalisco, Mexico	Owner	J	\$ 12,500.00	\$ 0.00
	Total	>	\$ 297,500.00	

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors	_,	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Ten Dollars	w	10.00
Cash on hand		Ten Dollars	н	10.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account at Chase	J	30.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Used Household Furniture and Furnishings	J	500.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	X			
6. Wearing apparel.		Used Clothing	н	200.00
Wearing apparel.		Used Clothing	w	200.00
7. Furs and jewelry.	Χ			
Firearms and sports, photographic, and other hobby equipment.	Х			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	Х			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

purposes. 25. Automobiles, trucks, trailers, and other vehicles and accessories. 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment and supplies used in business. 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed.			
25. Automobiles, trucks, trailers, and other vehicles and accessories. 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment and supplies used in business. 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars.			
25. Automobiles, trucks, trailers, and other vehicles and accessories. 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment and supplies used in business. 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give			
25. Automobiles, trucks, trailers, and other vehicles and accessories. 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment and supplies used in business. 30. Inventory.			1
25. Automobiles, trucks, trailers, and other vehicles and accessories. 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment and supplies used in business.			
25. Automobiles, trucks, trailers, and other vehicles and accessories. 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment and			
25. Automobiles, trucks, trailers, and other vehicles and accessories. 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and			
25. Automobiles, trucks, trailers, and other vehicles and accessories. 26. Boats, motors, and accessories.			
25. Automobiles, trucks, trailers, and other vehicles and accessories.			
25. Automobiles, trucks, trailers, and other			
purposes.	1997 Nissan Pathfinder - 85,000 miles	Н	1,500.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household			
intellectual property. Give particulars. 23. Licenses, franchises, and other general intangibles. Give particulars.			
22. Patents, copyrights, and other			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.			
TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

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B6B (Official Form 6B) (12/07) Cont.			o	

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors		(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	_	2 continuation sheets attached Total	al >	\$ 5,500.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors	· ·	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1997 Nissan Pathfinder - 85,000 miles	735 ILCS 5/12-1001(c)	1,500.00	1,500.00
Checking Account at Chase	735 ILCS 5/12-1001(b)	30.00	30.00
Home at 2817 North Sacramento, Chicago, II 60618	735 ILCS 5/12-901	15,000.00	285,000.00
Home in City of Encarnacion de Diaz, Jalisco, Mexico	735 ILCS 5/12-1001(b)	7,400.00	12,500.00
Ten Dollars	735 ILCS 5/12-1001(b)	10.00	10.00
Ten Dollars	735 ILCS 5/12-1001(b)	10.00	10.00
Used Clothing	735 ILCS 5/12-1001(a),(e)	200.00	200.00
Used Clothing	735 ILCS 5/12-1001(a),(e)	200.00	200.00
Used Household Furniture and Furnishings	735 ILCS 5/12-1001(b)	500.00	500.00

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B6D (Official Form 6D) (12/07)

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors	-	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. ******9027 Downey Savings 3501 Jamboree Rd. Newport Beach, CA 92660		w	Mortgage Home at 2817 North Sacramento, Chicago, II 60618 VALUE \$285,000.00				315,000.00	30,000.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 315,000.00	\$ 30,000.00	
\$ 315,000.00	\$ 30,000.00	

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B6E (Official Form 6E) (12/07)

In re

Silvestre Mendoza Romo Maria Mendoza

Case No.

Debtors

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the ointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of remors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or ther substance. 11 U.S.C. § 507(a)(10).
adju	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors	 ,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total ➤
(Use only on last page of the completed
Schedule E. Report also on the Summary of

Schedules.)

Total >
(Use only on last page of the completed

(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.				
		Debtors		(If known)			

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ***.6741		J					6,391.00
American General Finance 3027 N. Pulaski Rd. Chicago, IL 60641-5444			1997 Infiniti - Stolen & Destroyed 6/09				·
ACCOUNT NO. ***********************************		н					1,314.00
American General Financial P.O. Box 3251 Evansville, IN 47731-3251 CBNA 200 Creekside Drive			Personal Loan				
Dickson, TN 37055-2544		14/					700.00
ACCOUNT NO. *****5814 W AT&T Mobility P.O. Box 6428 Carol Stream, IL 60197		Cell Phone Service				706.00	
ACCOUNT NO. ****-****-7683		w					2,000.00
Atlantic Credit and Finance, Inc. c/o Blitt & Gaines, P.C. 661 W. Glenn Ave. Wheeling, IL 60090			Credit Card				

3 Continuation sheets attached

Subtotal > \$ 10,411.00

Total > \$

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B6F (Official Form 6F) (12/07) - Cont.

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.			
		Debtors		(If known)		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ****_****-9024		Н					1,015.00
Bank of America c/o Superior Asset Managment, Inc. P.O. Box 468089 Atlanta, GA 31146-8089			Visa				
ACCOUNT NO. *****-**-2120		J					15,058.00
Beneficial Illinois, Inc. c/o Friedman & Wexler, LLC 500 W. Madison Suite 2910 Chicago, IL 60661-2587			Personal Loan				
ACCOUNT NO. ***********0299		w					663.00
Chase c/o Law Offices of Mitchell N. Kay, PC 205 W. Randolph, Suite 920 Chicago, IL 60606		Overdrafts					
ACCOUNT NO. ****_****-4023		Н	_				2,200.00
CIGPF 1 Corp. c/o NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044			Visa				
ACCOUNT NO. ****_****-4888		н					2,000.00
Citi Cards Box 6000 The Lakes, NV 89163-6000			Mastercard				

Sheet no. $\underline{1}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 20,936.00

Total > Subtotal > S

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-32204 Doc 1 Filed 08/31/09 Entered 08/31/09 13:18:22 Desc Main Document Page 18 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ****-***-4707		w					5,690.00
Citibank P.O. Box 45129 Jacksonville, FL 32232			Mastercard				
Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Drive Suite 400 Chicago, IL 60606-4440							
ACCOUNT NO.		Н					800.00
City of Chicago Department of Revenue P.O. Box 88292 Chicago, IL 60680		Parking Tickets					
ACCOUNT NO. ****_****-7247-782		w					2,054.00
Dell Financial Services c/o DFS Customer Care Dept. P.O. Box 81577 Austin, TX 78708-1577			Computer				
Primary Financial Services 3115 N. 3rd Avenue Suite 112 Phoenix, AZ 85013							
ACCOUNT NO. ****1339		Н					377.00
Direct TV P.O. Box 78626 Phoenix, AZ 85062-8626		Satellite TV					

Sheet no. $\underline{2}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 8,921.00

Total > Sichedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-32204 Doc 1 Filed 08/31/09 Entered 08/31/09 13:18:22 Desc Main Document Page 19 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ************6695		J					905.00
GE Money Bank / Walmart c/o Meyer & Njus, P.A. 1100 U.S. Bank Plaza 200 South Sixth Street Minneapolis, MN 55402			Store Account				
ACCOUNT NO. ****_****-4578		Н					3,262.00
Harvest Credit Mgt HSBC c/o California Recovery Systems 5777 Madison Ave., Suite 960 Sacramento, CA 95841		Credit Card					
ACCOUNT NO. ****_****-0156		w					7,520.00
HSBC Union Privilege c/o Nation Recovery Center P.O. Box 48719 Atlanta, GA 30362-1719		Mastercard					
ACCOUNT NO. ************7819		w					2,095.00
Target National Bank c/o Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Drive, Suite 400 Chicago, IL 60606			Visa				

Sheet no. $\underline{3}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 13,782.00

Total > \$ 54,050.00

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Samuel Z. Goldfarb 0991538 Borovsky and Ehrlich 111 East Wacker Drive Suite 1325 Chicago, Illinois 60601

(312) 861-0808 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois
Eastern Division

In Re:

Debtor: Silvestre Mendoza Romo Case No:
Social Security Number: 9507
Chapter 7

Joint Debtor: Maria Mendoza

Social Security Number: 6790 Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	American General Finance 3027 N. Pulaski Rd. Chicago, IL 60641-5444	Unsecured Claims	\$ 6,391.00
2.	American General Financial P.O. Box 3251 Evansville, IN 47731-3251	Unsecured Claims	\$ 1,314.00
3.	AT&T Mobility P.O. Box 6428 Carol Stream, IL 60197	Unsecured Claims	\$ 706.00
4.	Atlantic Credit and Finance, Inc. c/o Blitt & Gaines, P.C. 661 W. Glenn Ave. Wheeling, IL 60090	Unsecured Claims	\$ 2,000.00
5.	Bank of America c/o Superior Asset Managment, Inc. P.O. Box 468089 Atlanta, GA 31146-8089	Unsecured Claims	\$ 1,015.00

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In re:	Silvestre Mendoza Romo Maria Mendoza	Case	No
6.	Beneficial Illinois, Inc. c/o Friedman & Wexler, LLC 500 W. Madison Suite 2910 Chicago, IL 60661-2587	Unsecured Claims	\$ 15,058.00
7.	Chase c/o Law Offices of Mitchell N. Kay, PC 205 W. Randolph, Suite 920 Chicago, IL 60606	Unsecured Claims	\$ 663.00
8.	CIGPF 1 Corp. c/o NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044	Unsecured Claims	\$ 2,200.00
9.	Citi Cards Box 6000 The Lakes, NV 89163-6000	Unsecured Claims	\$ 2,000.00
10.	Citibank P.O. Box 45129 Jacksonville, FL 32232	Unsecured Claims	\$ 5,690.00
11.	City of Chicago Department of Revenue P.O. Box 88292 Chicago, IL 60680	Unsecured Claims	\$ 800.00
12.	Dell Financial Services c/o DFS Customer Care Dept. P.O. Box 81577 Austin, TX 78708-1577	Unsecured Claims	\$ 2,054.00
13.	Direct TV P.O. Box 78626 Phoenix, AZ 85062-8626	Unsecured Claims	\$ 377.00
14.	Downey Savings 3501 Jamboree Rd. Newport Beach, CA 92660	Secured Claims	\$ 315,000.00

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In re:	Silvestre Mendoza Romo Maria Mendoza	Case No	0
15.	GE Money Bank / Walmart c/o Meyer & Njus, P.A. 1100 U.S. Bank Plaza 200 South Sixth Street Minneapolis, MN 55402	Unsecured Claims	\$ 905.00
16.	Harvest Credit Mgt HSBC c/o California Recovery Systems 5777 Madison Ave., Suite 960 Sacramento, CA 95841	Unsecured Claims	\$ 3,262.00
17.	HSBC Union Privilege c/o Nation Recovery Center P.O. Box 48719 Atlanta, GA 30362-1719	Unsecured Claims	\$ 7,520.00
18.	Target National Bank c/o Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Drive, Suite 400 Chicago, IL 60606	Unsecured Claims	\$ 2,095.00

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In re:	Silvestre Mendoza Romo	Case No

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

Maria Mendoza

DECLARATION

I, **Silvestre Mendoza Romo**, and I, **Maria Mendoza**, named as debtors in this case, declare under penalty of perjury that we have read the foregoing Numbered Listing of Creditors, consisting of **3 sheets** (not including this declaration), and that it is true and correct to the best of our information and belief.

Signature:	s/ Silvestre Mendoza Romo	
J	Silvestre Mendoza Romo	
Dated:	8/31/2009	
Signature:	<u>s/ Maria Mendoza</u> Maria Mendoza	
Dated:	8/31/2009	

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36G (Official Form 6G) (12/07)		Document	Page 24 of 46	

n re:	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)			S				
In re: Silvestre Mendoza Romo	Maria Me		Case No	(If known)			
		Debtors		`			
	SC	HEDULE H	- CODEBTORS				
☑ Check this box if debtor has	☑ Check this box if debtor has no codebtors.						
<u>r</u>			1				
NAME AND ADDRES	SS OF CODE	BTOR	NAME AND ADDRESS O	F CREDITOR			

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In re	Silvestre Mendoza Romo Maria Mendoza	Case No.	
	Debtors		(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Marr	ried	DEPENDENTS OF	F DEBTOR AND SPO	USE		
		RELATIONSHIP(S):			AGE	(S):
Employment:		DEBTOR		SPOUSE		
Occupation	Belln	nan	Steward			
Name of Employer		e Hotel	Drake Hotel			
How long employed	30 ye	ears	29 years			
Address of Employe	140 6	E. Walton ago, IL	140 E. Waltor Chicago, IL	1		
	e of average or e filed)	projected monthly income at time	DEBT	TOR		SPOUSE
1. Monthly gross wa (Prorate if not)		d commissions	\$	1,481.00	\$_	2,214.00
2. Estimate monthly			\$	0.00	\$_	0.00
3. SUBTOTAL			\$	1,481.00	\$	2,214.00
4. LESS PAYROLL	DEDUCTION	S	<u> </u>	<u> </u>		,
a. Payroll taxes	s and social se	ecurity	\$	211.00	_	375.00
b. Insurance			\$	0.00	_	0.00
c. Union dues	***		\$	45.00		44.00
d. Other (Spec	iry)		\$	0.00	\$ _	0.00
5. SUBTOTAL OF	PAYROLL DE	DUCTIONS	\$	256.00	\$_	419.00
6. TOTAL NET MO	NTHLY TAKE	HOME PAY	\$	1,225.00	\$_	1,795.00
7. Regular income f	rom operation o	of business or profession or farm				
(Attach detaile	d statement)		\$	0.00	\$_	0.00
8. Income from real	property		\$	650.00	\$_	0.00
9. Interest and divide	ends		\$	0.00	\$_	0.00
		ort payments payable to the debtor for the dents listed above.	\$	0.00	\$_	0.00
11. Social security of (Specify)	or other governr	ment assistance	\$	0.00	\$_	0.00
12. Pension or retire	ement income		\$	0.00	\$	0.00
13. Other monthly in	ncome					
(Specify)			\$	0.00	\$ -	0.00
14. SUBTOTAL OF	LINES 7 THR	OUGH 13	\$	650.00	\$	0.00
15. AVERAGE MO	NTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$	1,875.00	\$	1,795.00
16. COMBINED AV	ERAGE MON	THLY INCOME: (Combine column		\$ 3,670	0.00	
,	crease or decre	ease in income reasonably anticipated to occur withi	Statistical Summa	ary of Čertain I	_iabiliti	s and, if applicable, on ies and Related Data)

NONE

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B6J (Official Form 6J) (12/07)

In re Silvestre Mendoza Romo Maria Mendoza	Case No	
Debtors	· ·	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the de- iny payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly ex lifter from the deductions from income allowed on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a expenditures labeled "Spouse."	separate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	2,378.00
a. Are real estate taxes included? Yes ✓ No		2,0:0:00
b. Is property insurance included? Yes ✓ No		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	66.00
c. Telephone	\$	65.00
d. Other Cable	\$	60.00
3. Home maintenance (repairs and upkeep)	\$	30.00
I. Food	\$	400.00
5. Clothing	\$	100.00
S. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	0.00
B. Transportation (not including car payments)	\$	100.00
P. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
0. Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	101.00
e. Othe <u>r</u>		0.00
2. Taxes (not deducted from wages or included in home mortgage payments)		
Specify)	\$	0.00
3. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		_
a. Auto	\$	0.00
b. Other	\$	0.00
4. Alimony, maintenance, and support paid to others	\$	0.00
5. Payments for support of additional dependents not living at your home	\$	0.00
6. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2 640 00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Φ	3,640.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	the filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,670.00
b. Average monthly expenses from Line 18 above	\$	3,640.00
	\$	30.00

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors	, Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,670.00
Average Expenses (from Schedule J, Line 18)	\$ 3,640.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 4,345.00

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United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors	, Chapter	7

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$30,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$54,050.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$84,050.00

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors		_
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 297,500.00		
B - Personal Property	YES	3	\$ 5,500.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 315,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 54,050.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,670.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,640.00
тот.	AL	16	\$ 303,000.00	\$ 369,050.00	

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
		Debtors		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read the foregoing summa , and that they are true and correct to the best of my knowledge, infor	•		
Date:	8/31/2009	Signature:	s/ Silvestre Mendoza Romo	
		-	Silvestre Mendoza Romo	
			Debtor	
Date:	8/31/2009	Signature:	s/ Maria Mendoza	
		-	Maria Mendoza	
			(Joint Debtor, if any)	
		[If joint case	hoth snouses must sign?	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

	Edstern Division				
In re:	Silvestre Mendoza Romo	Maria Mendoza		Case No.	
	-	Debtors	,		(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
16,676.00	Employment - Husband	2007
29,161.00	Employment - Wife	2007
17,857.00	Employment - Husband	2008
29,560.00	Employment - Wife	2008
18,868.00	Employment - Wife	2009 YTD
12,542.00	Employment - Husband	2009 YTD

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
7,800.00	Rental Income	2007
7,800.00	Rental Income	2008
4,550.00	Rental Income	2009 YTD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None V

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF **CREDITOR**

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

2

None V

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** **AMOUNT** PAID OR VALUE OF **TRANSFERS** **AMOUNT** STILL **OWING**

None $\mathbf{\Delta}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** **AMOUNT** PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF PROCEEDING AND CASE NUMBER Target National Bank v. Maria

Contract Action

Mendoza

08-M1-160275

Atlantic Credit v. Maria Mendoza Contract Action

09-M1-109982

Beneficial Illinois Inc. v. Maria **Contract Action** Mendoza and Silvestre Mendoza

09M1-104656

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

Circuit Court of Cook County, IL Pendina

Chicago, IL

Circuit Court of Cook County,

Pneding

Illinois Chicago, IL

Circuit Court of Cook County,

Pending

Illinois Chicago, IL

3

 $\mathbf{\Lambda}$

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

5. Repossessions, foreclosures and returns

None \square

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION NAME AND ADDRESS FORECLOSURE SALE. AND VALUE OF TRANSFER OR RETURN **PROPERTY** OF CREDITOR OR SELLER

6. Assignments and receiverships

None \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF NAME AND ADDRESS DATE OF **ASSIGNMENT** OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None $\mathbf{\Lambda}$

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN **CASE TITLE & NUMBER ORDER PROPERTY**

7. Gifts

None **√**

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP **DESCRIPTION** OF PERSON TO DEBTOR, DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT**

Document

4

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART AND VALUE OF

DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

1997 Infiniti Stolen and Destroyed 06/06/2009

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR **DESCRIPTION AND VALUE** OF PROPERTY

\$562 per month

Monthly Payments 8/08

to 1/09

Debt Consultants of America 8140 Walnut Hill Lane Suite 603

Dallas, TX 75231

10. Other transfers

None $\mathbf{\Delta}$

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE.

RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY **TRANSFERRED**

AND VALUE RECEIVED

None Ø

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE**

DATE(S) OF TRANSFER(S)

DATE

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

11. Closed financial accounts

None ☑ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER, DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

12. Safe deposit boxes

None **✓** List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER
OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER,
OTHER DEPOSITORY TO BOX OR DEPOSITOR CONTENTS IF ANY

13. Setoffs

None **☑** List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None **☑**

 \mathbf{Q}

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None **☑** If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

5

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

6

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

✓

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None
✓

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **☑**

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business

None \square

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses. and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF **BEGINNING AND ENDING** BUSINESS

7

DATES

None \square

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature s/ Silvestre Mendoza Romo Date 8/31/2009 of Debtor Silvestre Mendoza Romo

Date 8/31/2009 Signature s/ Maria Mendoza

of Joint Debtor Maria Mendoza

(if any)

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re	Silvestre Mendoza Romo	Maria Mendoza	. Case No.	
	Debtors			Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1				
Creditor's Name: None		Describe Property Securing Debt:		
Property will be <i>(check one)</i> : Surrendered	☐ Retained			
Junendered	Li Retailled			
If retaining the property, I intend to	(check at least one):			
Redeem the propertyReaffirm the debt				
Other. Explain	(for e	hiove alamev	lien using 11 U.S.C. § 522(f))	
Unier. Explain	(101 6	zampie, avoid	nerr using 11 0.0.0. § 322(1))	
Property is (check one):				
☐ Claimed as exempt	□ Not	claimed as ex	emnt	
ART B – Personal property subject	to unexpired leases. (All three		·	
PART B – Personal property subject	to unexpired leases. (All three		·	
PART B – Personal property subject each unexpired lease. Attach addition	to unexpired leases. (All three	e columns of P	art B must be completed for Lease will be Assumed pursual	
PART B – Personal property subject each unexpired lease. Attach addition Property No. 1	to unexpired leases. (All three nal pages if necessary.)	e columns of P	art B must be completed for	
PART B – Personal property subject each unexpired lease. Attach additional property No. 1 Lessor's Name: None	to unexpired leases. (All three hal pages if necessary.) Describe Leased Prope	e columns of P	Lease will be Assumed pursual to 11 U.S.C. § 365(p)(2):	
PART B – Personal property subject each unexpired lease. Attach addition Property No. 1 Lessor's Name:	to unexpired leases. (All three hal pages if necessary.) Describe Leased Prope	e columns of P	Lease will be Assumed pursual to 11 U.S.C. § 365(p)(2):	
PART B – Personal property subject each unexpired lease. Attach additional property No. 1 Lessor's Name: None 0 continuation sheets attached declare under penalty of perjury and the continuation of perjury and the conti	to unexpired leases. (All three hal pages if necessary.) Describe Leased Property (if any) hat the above indicates my	e columns of Perty:	Lease will be Assumed pursual to 11 U.S.C. § 365(p)(2):	
PART B – Personal property subject each unexpired lease. Attach additional property No. 1 Lessor's Name: None 0 continuation sheets attached declare under penalty of perjury and the continuation of perjury and the conti	to unexpired leases. (All three hal pages if necessary.) Describe Leased Property (if any) hat the above indicates my	e columns of Perty:	Lease will be Assumed pursual to 11 U.S.C. § 365(p)(2):	
PART B – Personal property subject each unexpired lease. Attach additional property No. 1 Lessor's Name: None O continuation sheets attached declare under penalty of perjury securing a debt and/or personal property subjects.	to unexpired leases. (All three hal pages if necessary.) Describe Leased Property (if any) that the above indicates my operty subject to an unexp	e columns of P erty: intention as tired lease.	Lease will be Assumed pursual to 11 U.S.C. § 365(p)(2): YES NO	
PART B – Personal property subject each unexpired lease. Attach additional property No. 1 Lessor's Name: None	to unexpired leases. (All three hal pages if necessary.) Describe Leased Property (if any) hat the above indicates my reperty subject to an unexp	e columns of Perty:	Lease will be Assumed pursual to 11 U.S.C. § 365(p)(2): YES NO	
PART B – Personal property subject each unexpired lease. Attach additional property No. 1 Lessor's Name: None O continuation sheets attached declare under penalty of perjury securing a debt and/or personal property subjects.	to unexpired leases. (All three hal pages if necessary.) Describe Leased Property (if any) hat the above indicates my roperty subject to an unexpect silves Signature s/ Mai	e columns of P erty: intention as tired lease.	Lease will be Assumed pursual to 11 U.S.C. § 365(p)(2): YES NO	

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Form B1, Exhibit C (9/01)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

In re:	Silvestre Mendoza Romo	Case No.:	
	Maria Mendoza	Chapter:	7
	Debtor(s)		
	Exhibit "C" to Voluntary Petition		
	I. Identify and briefly describe all real or personal property owned by or in poss- tor that, to the best of the debtor's knowledge, poses or is alleged to pose a threa nt and identifiable harm to the public health or safety (attach additional sheets if r	t of	
or other	2. With respect to each parcel of real property or item of personal property iden 1, describe the nature and location of the dangerous condition, whether environ wise, that poses or is alleged to pose a threat of imminent and identifiable harm tealth or safety (attach additional sheets if necessary):	mental	
N/A			

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B23 (Official Form 23) (12/08)

Date: 8/31/2009

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

n re Silvestre Mendoza Romo	Maria Mendoza	Case No.	
	Debtors	—, Chapter	7
	ERTIFICATION OF COMF URSE CONCERNING PE		PETITION INSTRUCTIONAL L MANAGEMENT
file this certification. If a		use must complete and	d)(3) applies, or chapter 13 case must d file a separate certification. Complete
□ I,			, the debtor in the above-styled
	(Printed Name of De	ebtor)	
case, hereby certify that	on	(Date), I completed	an instructional course in personal
financial management p	provided by		
			f Provider)
an approved personal fir	nancial management provider	•	
Certificate No.	(if any):		
□ I,			, the debtor in the above-styled case,
	ersonal financial managemen acity or disability, as defined		ecause of [Check the appropriate box.]:
	e military duty in a military co	- , ,	
_			(or bankruptcy administrator) has
determined that the app		re not adequate at this	time to serve the additional individuals
Signature of Debtor: s/ I			
Ma	ria Mendoza		

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)Bankr. P. 1007(c).)

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

			Luotoiii Di	V.0.0			
In re:	Silvestre Mendoza Romo		Maria Mendoza		Case No.		
	Debtors	s			Chapter	7	
	DISCLOSURE	E C	OF COMPEN FOR DE)F ATTORNE	Y	
and t	suant to 11 U.S.C. § 329(a) and Bankruptcy Ru that compensation paid to me within one year b to me, for services rendered or to be rendered nection with the bankruptcy case is as follows:	befo	ore the filing of the petit	tion in bankruptcy,	or agreed to be	or(s)	
F	For legal services, I have agreed to accept				\$	\$	0.00
F	Prior to the filing of this statement I have receiv	√ed			5	\$	0.00
F	Balance Due				\$	\$	0.00
2. The	source of compensation paid to me was:						
	☐ Debtor	Ø	Other (specify)	as provided Fund	d for by the Chicago	Area I	Pre-Paid Legal Pla
3. The	source of compensation to be paid to me is:						
	☐ Debtor		Other (specify)				
4. ☑	I have not agreed to share the above-disclos of my law firm.	sed	compensation with any	y other person unle	ess they are members ar	ıd asso	ciates
	I have agreed to share the above-disclosed of my law firm. A copy of the agreement, togeth attached. eturn for the above-disclosed fee, I have agreed eluding:	ther	with a list of the names	es of the people sha	aring in the compensatior		of
a)	Analysis of the debtor's financial situation, are a petition in bankruptcy;	ınd r	endering advice to the	debtor in determir	ning whether to file		
b)	Preparation and filing of any petition, schedu	ules	, statement of affairs, a	and plan which ma	y be required;		
c)	Representation of the debtor at the meeting	of c	reditors and confirmat	ion hearing, and ar	ny adjourned hearings th	ereof;	
d)	Representation of the debtor in adversary pr	roce	edings and other cont	ested bankruptcy r	matters;		
e)	[Other provisions as needed] None						
6. By ε	agreement with the debtor(s) the above disclose	ed f	ee does not include the	e following service	s:		
	None						
			CERTIFICA	TION			
	ertify that the foregoing is a complete statement sentation of the debtor(s) in this bankruptcy pro			ngement for payme	ent to me for		
Dated	± <u>8/31/2009</u>						
				Z. Goldfarb Goldfarb, Bar N	No. 0991538		
			Borovsky	and Ehrlich			

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B 201 Page 2

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of the Debtor

We, the debtors, affirm that we have received and read this notice.

Silvestre Mendoza Romo	X <u>s/ Silvestre Mendoza Romo</u>	8/31/2009
Maria Mendoza	Silvestre Mendoza Romo	
Waria Weridoza	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X s/ Maria Mendoza	8/31/2009
Case No. (if known)	Maria Mendoza	
·	Signature of Joint Debtor	Date

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Silvestre Mendoza Romo

Maria Mendoza

Debtors.

Case No.

Chapter 7

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	Joint Debtor
Six months ago	\$ 240.00	\$ <u>417.00</u>
Five months ago	\$ <u>1,055.00</u>	\$ <u>1</u> ,749.00
Four months ago	\$ <u>1,513.00</u>	\$ <u>1,894.00</u>
Three months ago	\$ <u>1,393.00</u>	\$ <u>1,835.00</u>
Two months ago	\$ <u>1,235.00</u>	\$ <u>1,938.00</u>
Last month	\$ <u>1,912.00</u>	\$ <u>2,</u> 781.00
Income from other sources	\$ <u>3,900.00</u>	\$0.00
Total net income for six months preceding filing	\$ <u>11,248.00</u>	\$ <u>10,614.00</u>
Average Monthly Net Income	\$ <u>1,874.67</u>	\$ <u>1,769.00</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated:	8/31/2009	
		s/ Silvestre Mendoza Romo
		Silvestre Mendoza Romo
		Debtor
		s/ Maria Mendoza
		Maria Mendoza
		Joint Debtor

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

In re:	Silvestre Mendoza Romo	Maria Mendoza	Case No.	
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Chapter 7

	BUSINESS INCOME A	AND EXPENSES	3		
	FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ON	NLY INCLUDE information of	lirectly related to	the business	
operation	.)				
PART A	GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:				
1.	Gross Income For 12 Months Prior to Filing:	\$	0.00		
PART B	ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:				
2.	Gross Monthly Income:			\$	0.00
PART C	ESTIMATED FUTURE MONTHLY EXPENSES:				
4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18.	Net Employee Payroll (Other Than Debtor) Payroll Taxes Unemployment Taxes Worker's Compensation Other Taxes Inventory Purchases (Including raw materials) Purchase of Feed/Fertilizer/Seed/Spray Rent (Other than debtor's principal residence) Utilities Office Expenses and Supplies Repairs and Maintenance Vehicle Expenses Travel and Entertainment Equipment Rental and Leases Legal/Accounting/Other Professional Fees Insurance Employee Benefits (e.g., pension, medical, etc.) Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):	\$	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0		
	None				
21.	Other (Specify):				
	None				
22.	Total Monthly Expenses (Add items 3 - 21)			\$	0.00
PART D	ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:				
23.	AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)			\$	0.00